

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In re:

Case No. 09-50130

CHRISTINE A. HITCHCOCK, *pro se*,

Chapter 7

Debtor.

Judge Thomas J. Tucker

**ORDER DISAPPROVING REAFFIRMATION AGREEMENT
BETWEEN DEBTOR AND ELGA CREDIT UNION (DOCKET # 32)**

On July 16, 2009, the Court entered an order entitled “Order Adjourning Hearing on Reaffirmation Agreement Between Debtor and ELGA Credit Union, and Requiring Debtor to File Amended Reaffirmation Agreement or Waiver of Default” (Docket # 38). The Order provided in relevant part:

IT IS ORDERED that no later than **July 29, 2009**, Debtor must file either a written waiver of default signed by ELGA regarding all payments due by that time under the Reaffirmation Agreement, or an amended reaffirmation agreement, which indicates that Debtor is not in default for failing to timely make payments and which provides a new payment schedule.

IT IS FURTHER ORDERED that if the Debtor files either a waiver of default or an amended reaffirmation agreement by the July 29, 2009 deadline, a further hearing on the Reaffirmation Agreement will be held on **August 5, 2009 at 9:00 a.m.** Debtor must appear in person at the hearing.

IT IS FURTHER ORDERED that if Debtor fails to file either a waiver of default or an amended reaffirmation agreement by the July 29, 2009 deadline, the Court will enter an order disapproving the reaffirmation agreement.

Debtor did not file a waiver of default or an amended reaffirmation agreement with ELGA Credit Union by the July 29, 2009 deadline.

Accordingly,

IT IS ORDERED that the Reaffirmation Agreement between Debtor and ELGA Credit Union (Docket # 38), is DISAPPROVED under 11 U.S.C. §§ 524(c)(6) and 524(d).

Signed on August 03, 2009

/s/ Thomas J. Tucker
Thomas J. Tucker
United States Bankruptcy Judge